



## HONOLULU COUNTY INCOME SCHEDULE BY FAMILY SIZE

2010

THE FOLLOWING TABLE PRESENTS INCOME LIMITS BY FAMILY SIZE AND BY PERCENTAGES OF THE MEDIAN INCOME ESTABLISHED BY HUD. THESE INCOME LIMITS SERVE AS GUIDELINES TO ESTABLISH SALES/RENTAL PREFERENCES.

-----LIMITS BY FAMILY SIZE-----								
MEDIAN	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Adjustments for family size	0.7000	0.8000	0.9000	1.0000	1.0800	1.1600	1.2400	1.3200
% of Income	10%	\$6,960	\$7,950	\$8,940	\$9,930	\$10,730	\$11,520	\$12,320
	20%	\$13,920	\$15,900	\$17,880	\$19,860	\$21,460	\$23,040	\$24,640
	30%	\$20,900	\$23,850	\$26,850	\$29,800	\$32,200	\$34,600	\$37,000
	40%	\$27,840	\$31,800	\$35,760	\$39,720	\$42,920	\$46,080	\$49,280
	50%	\$34,800	\$39,750	\$44,700	\$49,650	\$53,650	\$57,600	\$61,600
	60%	\$41,760	\$47,700	\$53,640	\$59,580	\$64,380	\$69,120	\$73,920
	70%	\$48,720	\$55,650	\$62,580	\$69,510	\$75,110	\$80,640	\$86,240
	80%	\$55,650	\$63,600	\$71,500	\$79,450	\$85,850	\$92,200	\$98,550
	90%	\$56,420	\$64,480	\$72,520	\$80,580	\$87,050	\$93,490	\$99,930
	100%	\$57,190	\$65,360	\$73,530	\$81,700	\$88,240	\$94,770	\$101,310
	110%	\$62,910	\$71,900	\$80,880	\$89,870	\$97,060	\$104,250	\$111,440
	120%	\$68,630	\$78,430	\$88,240	\$98,040	\$105,880	\$113,730	\$121,570
	130%	\$74,350	\$84,970	\$95,590	\$106,210	\$114,710	\$123,200	\$131,700
	140%	\$80,070	\$91,500	\$102,940	\$114,380	\$123,530	\$132,680	\$141,830

HUD determines the median, very low (50%), and low (80%) income limits. Adjustments are made by HUD for areas with unusually high or low family income or housing cost to income relationships. Pursuant to rules for the Low Income Housing Tax Credit Program, the 60% income limit is calculated as 120% (60/50) of the very low income limit for each family size. The income limits for other income groups of less than 80% are calculated in the same way. The remaining income limits are calculated as a percentage of the median income for a family of four (the base) with adjustments for family size (i.e., income for a 3-person family is 90% of the base, income for a 2-person family is 80% of the base, etc.).



## AFFORDABLE RENT GUIDELINES\*

2010

Affordable rents are based on 30% of income (including utilities)\*\*

<u>Area</u>	<u>\$ 81,700</u>	<u>Studio</u>	<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>	<u>4 Bedroom</u>
<b>HONOLULU</b>						
30% of Median		\$522	\$559	\$671	\$775	\$865
50% of Median		\$870	\$931	\$1,117	\$1,291	\$1,440
60% of Median		\$1,044	\$1,118	\$1,341	\$1,549	\$1,728
80% of Median		\$1,391	\$1,490	\$1,787	\$2,066	\$2,305
100% of Median		\$1,429	\$1,531	\$1,838	\$2,124	\$2,369
120% of Median		\$1,715	\$1,838	\$2,206	\$2,549	\$2,843
140% of Median		\$2,001	\$2,144	\$2,573	\$2,973	\$3,317

\*Please note that are market rents may be lower than these rent guidelines.

\*\*Monthly rent levels would include the cost of the following utilities: water, sanitary sewage services, electricity and gas (where applicable). Please refer to the Utility Allowance Schedule for each island.

Based on 2010 median income established by HUD.



# AFFORDABLE SALES GUIDELINES\*

**2010**

COUNTY: **HONOLULU** FAMILY SIZE: **1 PERSON**

% of Median:	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
\$ Income:	<b>\$34,800</b>	<b>\$41,760</b>	<b>\$48,720</b>	<b>\$55,650</b>	<b>\$56,420</b>	<b>\$57,190</b>	<b>\$62,910</b>	<b>\$68,630</b>	<b>\$74,350</b>	<b>\$80,070</b>
<b>4.45%</b>	\$169,700	\$203,600	\$237,600	\$271,400	\$275,100	\$278,900	\$306,800	\$334,600	\$362,500	\$390,400
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$179,000	\$214,800	\$250,600	\$286,300	\$290,300	\$294,200	\$323,700	\$353,100	\$382,500	\$411,900
<b>4.25%</b>	\$173,700	\$208,500	\$243,200	\$277,800	\$281,700	\$285,500	\$314,100	\$342,700	\$371,200	\$399,800
<b>4.50%</b>	\$168,700	\$202,400	\$236,200	\$269,800	\$273,500	\$277,200	\$305,000	\$332,700	\$360,400	\$388,100
<b>4.75%</b>	\$163,900	\$196,600	\$229,400	\$262,000	\$265,600	\$269,300	\$296,200	\$323,100	\$350,100	\$377,000
<b>5.00%</b>	\$159,200	\$191,100	\$222,900	\$254,600	\$258,100	\$261,700	\$287,800	\$314,000	\$340,200	\$366,300
<b>5.25%</b>	\$154,800	\$185,700	\$216,700	\$247,500	\$250,900	\$254,400	\$279,800	\$305,300	\$330,700	\$356,100
<b>5.50%</b>	\$150,500	\$180,600	\$210,800	\$240,700	\$244,100	\$247,400	\$272,100	\$296,900	\$321,600	\$346,400
<b>5.75%</b>	\$146,500	\$175,800	\$205,100	\$234,200	\$237,500	\$240,700	\$264,800	\$288,800	\$312,900	\$337,000
<b>6.00%</b>	\$142,600	\$171,100	\$199,600	\$228,000	\$231,100	\$234,300	\$257,700	\$281,200	\$304,600	\$328,000
<b>6.25%</b>	\$138,800	\$166,600	\$194,300	\$222,000	\$225,100	\$228,100	\$251,000	\$273,800	\$296,600	\$319,400
<b>6.50%</b>	\$135,200	\$162,300	\$189,300	\$216,200	\$219,200	\$222,200	\$244,500	\$266,700	\$288,900	\$311,100
<b>6.75%</b>	\$131,800	\$158,100	\$184,500	\$210,700	\$213,700	\$216,600	\$238,200	\$259,900	\$281,600	\$303,200
<b>7.00%</b>	\$128,500	\$154,200	\$179,900	\$205,400	\$208,300	\$211,100	\$232,200	\$253,400	\$274,500	\$295,600
<b>7.25%</b>	\$125,300	\$150,400	\$175,400	\$200,400	\$203,100	\$205,900	\$226,500	\$247,100	\$267,700	\$288,300
<b>7.50%</b>	\$122,200	\$146,700	\$171,100	\$195,500	\$198,200	\$200,900	\$221,000	\$241,100	\$261,200	\$281,300

1. Based on **2010** medium income established by HUD for various family sizes. Adjustments to the very low- (50%) and low-income (80%) limits are made by HUD for areas with unusually high or low family income or housing cost. Most income limits are proportionately based on very low-income limits. Thus, the four-person income limit is 120% (60/50ths) of the four-person very low-income limit.

2. Mortgage term: **30 years**

3. Housing Expense of: **28.00%**

4. Down Payment of: **5.00%** for those earning at or below HUD 140% median income.



# AFFORDABLE SALES GUIDELINES\*

**2010**

COUNTY: **HONOLULU** FAMILY SIZE: **2 PERSON**

% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	<b>\$39,750</b>	<b>\$47,700</b>	<b>\$55,650</b>	<b>\$63,600</b>	<b>\$64,480</b>	<b>\$65,360</b>	<b>\$71,900</b>	<b>\$78,430</b>	<b>\$84,970</b>	<b>\$91,500</b>
<b>4.45%</b>	\$193,800	\$232,600	\$271,400	\$310,100	\$314,400	\$318,700	\$350,600	\$382,400	\$414,300	\$446,200
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$204,500	\$245,400	\$286,300	\$327,200	\$331,700	\$336,300	\$369,900	\$403,500	\$437,100	\$470,700
<b>4.25%</b>	\$198,500	\$238,200	\$277,800	\$317,500	\$321,900	\$326,300	\$359,000	\$391,600	\$424,200	\$456,800
<b>4.50%</b>	\$192,700	\$231,200	\$269,800	\$308,300	\$312,600	\$316,800	\$348,500	\$380,200	\$411,900	\$443,500
<b>4.75%</b>	\$187,200	\$224,600	\$262,000	\$299,500	\$303,600	\$307,700	\$338,500	\$369,300	\$400,100	\$430,800
<b>5.00%</b>	\$181,900	\$218,200	\$254,600	\$291,000	\$295,000	\$299,000	\$329,000	\$358,800	\$388,800	\$418,600
<b>5.25%</b>	\$176,800	\$212,200	\$247,500	\$282,900	\$286,800	\$290,700	\$319,800	\$348,800	\$377,900	\$407,000
<b>5.50%</b>	\$172,000	\$206,300	\$240,700	\$275,100	\$278,900	\$282,700	\$311,000	\$339,300	\$367,600	\$395,800
<b>5.75%</b>	\$167,300	\$200,800	\$234,200	\$267,700	\$271,400	\$275,100	\$302,600	\$330,100	\$357,600	\$385,100
<b>6.00%</b>	\$162,800	\$195,400	\$228,000	\$260,500	\$264,200	\$267,800	\$294,500	\$321,300	\$348,100	\$374,800
<b>6.25%</b>	\$158,600	\$190,300	\$222,000	\$253,700	\$257,200	\$260,700	\$286,800	\$312,900	\$339,000	\$365,000
<b>6.50%</b>	\$154,500	\$185,400	\$216,200	\$247,100	\$250,600	\$254,000	\$279,400	\$304,800	\$330,200	\$355,600
<b>6.75%</b>	\$150,500	\$180,600	\$210,700	\$240,800	\$244,200	\$247,500	\$272,300	\$297,000	\$321,800	\$346,500
<b>7.00%</b>	\$146,700	\$176,100	\$205,400	\$234,800	\$238,000	\$241,300	\$265,400	\$289,500	\$313,700	\$337,800
<b>7.25%</b>	\$143,100	\$171,700	\$200,400	\$229,000	\$232,200	\$235,300	\$258,900	\$282,400	\$305,900	\$329,400
<b>7.50%</b>	\$139,600	\$167,600	\$195,500	\$223,400	\$226,500	\$229,600	\$252,600	\$275,500	\$298,500	\$321,400

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2. Mortgage term: **30 years**

3. Housing Expense of: **28.00%**

4. Down Payment of: **5.00%** for those earning at or below HUD 140% median income.



# AFFORDABLE SALES GUIDELINES\*

**2010**

COUNTY: **HONOLULU** FAMILY SIZE: **3 PERSON**

% of Median:	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$44,700	\$53,640	\$62,580	\$71,500	\$72,520	\$73,530	\$80,880	\$88,240	\$95,590	\$102,940
<b>4.45%</b>	\$218,000	\$261,500	\$305,100	\$348,600	\$353,600	\$358,500	\$394,400	\$430,300	\$466,100	\$501,900
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$230,000	\$276,000	\$322,000	\$367,800	\$373,100	\$378,300	\$416,100	\$454,000	\$491,800	\$529,600
<b>4.25%</b>	\$223,200	\$267,800	\$312,400	\$357,000	\$362,100	\$367,100	\$403,800	\$440,600	\$477,300	\$514,000
<b>4.50%</b>	\$216,700	\$260,000	\$303,400	\$346,600	\$351,500	\$356,400	\$392,100	\$427,700	\$463,400	\$499,000
<b>4.75%</b>	\$210,500	\$252,600	\$294,700	\$336,700	\$341,500	\$346,200	\$380,800	\$415,500	\$450,100	\$484,700
<b>5.00%</b>	\$204,500	\$245,400	\$286,300	\$327,100	\$331,800	\$336,400	\$370,100	\$403,700	\$437,400	\$471,000
<b>5.25%</b>	\$198,800	\$238,600	\$278,300	\$318,000	\$322,600	\$327,100	\$359,700	\$392,500	\$425,200	\$457,900
<b>5.50%</b>	\$193,400	\$232,000	\$270,700	\$309,300	\$313,700	\$318,100	\$349,900	\$381,700	\$413,500	\$445,300
<b>5.75%</b>	\$188,100	\$225,800	\$263,400	\$300,900	\$305,200	\$309,500	\$340,400	\$371,400	\$402,300	\$433,300
<b>6.00%</b>	\$183,100	\$219,700	\$256,400	\$292,900	\$297,100	\$301,200	\$331,300	\$361,500	\$391,600	\$421,700
<b>6.25%</b>	\$178,300	\$214,000	\$249,600	\$285,200	\$289,300	\$293,300	\$322,600	\$352,000	\$381,300	\$410,600
<b>6.50%</b>	\$173,700	\$208,400	\$243,200	\$277,800	\$281,800	\$285,700	\$314,300	\$342,900	\$371,500	\$400,000
<b>6.75%</b>	\$169,300	\$203,100	\$237,000	\$270,800	\$274,600	\$278,400	\$306,300	\$334,200	\$362,000	\$389,800
<b>7.00%</b>	\$165,000	\$198,000	\$231,000	\$264,000	\$267,700	\$271,500	\$298,600	\$325,800	\$352,900	\$380,000
<b>7.25%</b>	\$160,900	\$193,100	\$225,300	\$257,400	\$261,100	\$264,700	\$291,200	\$317,700	\$344,200	\$370,600
<b>7.50%</b>	\$157,000	\$188,400	\$219,800	\$251,200	\$254,700	\$258,300	\$284,100	\$310,000	\$335,800	\$361,600

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2. Mortgage term: **30 years**

3. Housing Expense of: **28.00%**

4. Down Payment of: **5.00%** for those earning at or below HUD 140% median income.



# AFFORDABLE SALES GUIDELINES\*

**2010**

COUNTY: **HONOLULU** FAMILY SIZE: **4 PERSON**

% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	<b>\$49,650</b>	<b>\$59,580</b>	<b>\$69,510</b>	<b>\$79,450</b>	<b>\$80,580</b>	<b>\$81,700</b>	<b>\$89,870</b>	<b>\$98,040</b>	<b>\$106,210</b>	<b>\$114,380</b>
<b>4.45%</b>	\$242,100	\$290,500	\$338,900	\$387,400	\$392,900	\$398,400	\$438,200	\$478,000	\$517,900	\$557,700
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$255,400	\$306,500	\$357,600	\$408,700	\$414,600	\$420,300	\$462,400	\$504,400	\$546,400	\$588,400
<b>4.25%</b>	\$247,900	\$297,500	\$347,000	\$396,700	\$402,300	\$407,900	\$448,700	\$489,500	\$530,300	\$571,100
<b>4.50%</b>	\$240,700	\$288,800	\$336,900	\$385,100	\$390,600	\$396,000	\$435,600	\$475,200	\$514,800	\$554,500
<b>4.75%</b>	\$233,800	\$280,500	\$327,300	\$374,100	\$379,400	\$384,700	\$423,100	\$461,600	\$500,100	\$538,600
<b>5.00%</b>	\$227,200	\$272,600	\$318,000	\$363,500	\$368,700	\$373,800	\$411,200	\$448,600	\$485,900	\$523,300
<b>5.25%</b>	\$220,800	\$265,000	\$309,200	\$353,400	\$358,400	\$363,400	\$399,700	\$436,100	\$472,400	\$508,700
<b>5.50%</b>	\$214,800	\$257,700	\$300,700	\$343,700	\$348,600	\$353,400	\$388,800	\$424,100	\$459,400	\$494,800
<b>5.75%</b>	\$209,000	\$250,800	\$292,600	\$334,400	\$339,100	\$343,900	\$378,200	\$412,600	\$447,000	\$481,400
<b>6.00%</b>	\$203,400	\$244,100	\$284,800	\$325,500	\$330,100	\$334,700	\$368,200	\$401,600	\$435,100	\$468,600
<b>6.25%</b>	\$198,100	\$237,700	\$277,300	\$316,900	\$321,400	\$325,900	\$358,500	\$391,100	\$423,700	\$456,300
<b>6.50%</b>	\$192,900	\$231,500	\$270,100	\$308,700	\$313,100	\$317,500	\$349,200	\$381,000	\$412,700	\$444,500
<b>6.75%</b>	\$188,000	\$225,600	\$263,200	\$300,900	\$305,100	\$309,400	\$340,300	\$371,300	\$402,200	\$433,100
<b>7.00%</b>	\$183,300	\$220,000	\$256,600	\$293,300	\$297,500	\$301,600	\$331,800	\$361,900	\$392,100	\$422,300
<b>7.25%</b>	\$178,800	\$214,500	\$250,300	\$286,100	\$290,100	\$294,200	\$323,600	\$353,000	\$382,400	\$411,800
<b>7.50%</b>	\$174,400	\$209,300	\$244,200	\$279,100	\$283,100	\$287,000	\$315,700	\$344,400	\$373,100	\$401,800

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2. Mortgage term: **30 years**

3. Housing Expense of: **28.00%**

4. Down Payment of: **5.00%** for those earning at or below HUD 140% median income.



# AFFORDABLE SALES GUIDELINES\*

**2010**

COUNTY: **HONOLULU** FAMILY SIZE: **5 PERSON**

% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	<b>\$53,650</b>	<b>\$64,380</b>	<b>\$75,110</b>	<b>\$85,850</b>	<b>\$87,050</b>	<b>\$88,240</b>	<b>\$97,060</b>	<b>\$105,880</b>	<b>\$114,710</b>	<b>\$123,530</b>
<b>4.45%</b>	\$261,600	\$313,900	\$366,200	\$418,600	\$424,500	\$430,300	\$473,300	\$516,300	\$559,300	\$602,300
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$276,000	\$331,200	\$386,400	\$441,700	\$447,800	\$454,000	\$499,300	\$544,700	\$590,100	\$635,500
<b>4.25%</b>	\$267,900	\$321,400	\$375,000	\$428,600	\$434,600	\$440,600	\$484,600	\$528,600	\$572,700	\$616,800
<b>4.50%</b>	\$260,100	\$312,100	\$364,100	\$416,200	\$422,000	\$427,700	\$470,500	\$513,200	\$556,100	\$598,800
<b>4.75%</b>	\$252,600	\$303,100	\$353,700	\$404,200	\$409,900	\$415,500	\$457,000	\$498,500	\$540,100	\$581,600
<b>5.00%</b>	\$245,500	\$294,600	\$343,700	\$392,800	\$398,300	\$403,700	\$444,100	\$484,400	\$524,800	\$565,200
<b>5.25%</b>	\$238,600	\$286,400	\$334,100	\$381,900	\$387,200	\$392,500	\$431,700	\$470,900	\$510,200	\$549,400
<b>5.50%</b>	\$232,100	\$278,500	\$324,900	\$371,400	\$376,600	\$381,700	\$419,900	\$458,000	\$496,200	\$534,400
<b>5.75%</b>	\$225,800	\$271,000	\$316,100	\$361,300	\$366,400	\$371,400	\$408,500	\$445,600	\$482,800	\$519,900
<b>6.00%</b>	\$219,800	\$263,700	\$307,700	\$351,700	\$356,600	\$361,500	\$397,600	\$433,800	\$469,900	\$506,100
<b>6.25%</b>	\$214,000	\$256,800	\$299,600	\$342,500	\$347,200	\$352,000	\$387,200	\$422,400	\$457,600	\$492,800
<b>6.50%</b>	\$208,500	\$250,200	\$291,900	\$333,600	\$338,300	\$342,900	\$377,200	\$411,400	\$445,700	\$480,000
<b>6.75%</b>	\$203,200	\$243,800	\$284,400	\$325,100	\$329,600	\$334,200	\$367,600	\$401,000	\$434,400	\$467,800
<b>7.00%</b>	\$198,100	\$237,700	\$277,300	\$316,900	\$321,400	\$325,800	\$358,300	\$390,900	\$423,500	\$456,000
<b>7.25%</b>	\$193,200	\$231,800	\$270,400	\$309,100	\$313,400	\$317,700	\$349,500	\$381,200	\$413,000	\$444,800
<b>7.50%</b>	\$188,500	\$226,100	\$263,800	\$301,600	\$305,800	\$310,000	\$340,900	\$371,900	\$402,900	\$433,900

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2. Mortgage term: **30 years**

3. Housing Expense of: **28.00%**

4. Down Payment of: **5.00%** for those earning at or below HUD 140% median income.



# AFFORDABLE SALES GUIDELINES\*

**2010**

COUNTY: **HONOLULU** FAMILY SIZE: **6 PERSON**

% of Median:	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
\$ Income:	<b>\$57,600</b>	<b>\$69,120</b>	<b>\$80,640</b>	<b>\$92,200</b>	<b>\$93,490</b>	<b>\$94,770</b>	<b>\$104,250</b>	<b>\$113,730</b>	<b>\$123,200</b>	<b>\$132,680</b>
<b>4.45%</b>	\$280,900	\$337,000	\$393,200	\$449,600	\$455,900	\$462,100	\$508,300	\$554,500	\$600,700	\$646,900
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$296,300	\$355,600	\$414,900	\$474,300	\$481,000	\$487,600	\$536,300	\$585,100	\$633,800	\$682,600
<b>4.25%</b>	\$287,600	\$345,100	\$402,600	\$460,300	\$466,800	\$473,200	\$520,500	\$567,800	\$615,100	\$662,400
<b>4.50%</b>	\$279,200	\$335,100	\$390,900	\$446,900	\$453,200	\$459,400	\$505,300	\$551,300	\$597,200	\$643,200
<b>4.75%</b>	\$271,200	\$325,400	\$379,700	\$434,100	\$440,200	\$446,200	\$490,900	\$535,500	\$580,100	\$624,700
<b>5.00%</b>	\$263,500	\$316,200	\$369,000	\$421,800	\$427,700	\$433,600	\$477,000	\$520,400	\$563,700	\$607,100
<b>5.25%</b>	\$256,200	\$307,400	\$358,700	\$410,100	\$415,800	\$421,500	\$463,700	\$505,900	\$548,000	\$590,100
<b>5.50%</b>	\$249,200	\$299,000	\$348,800	\$398,800	\$404,400	\$410,000	\$451,000	\$492,000	\$532,900	\$573,900
<b>5.75%</b>	\$242,400	\$290,900	\$339,400	\$388,100	\$393,500	\$398,900	\$438,800	\$478,700	\$518,500	\$558,400
<b>6.00%</b>	\$236,000	\$283,200	\$330,400	\$377,700	\$383,000	\$388,200	\$427,100	\$465,900	\$504,700	\$543,500
<b>6.25%</b>	\$229,800	\$275,700	\$321,700	\$367,800	\$372,900	\$378,000	\$415,900	\$453,700	\$491,500	\$529,300
<b>6.50%</b>	\$223,800	\$268,600	\$313,400	\$358,300	\$363,300	\$368,300	\$405,100	\$441,900	\$478,700	\$515,600
<b>6.75%</b>	\$218,100	\$261,700	\$305,400	\$349,100	\$354,000	\$358,900	\$394,800	\$430,700	\$466,500	\$502,400
<b>7.00%</b>	\$212,600	\$255,200	\$297,700	\$340,400	\$345,100	\$349,900	\$384,900	\$419,900	\$454,800	\$489,800
<b>7.25%</b>	\$207,400	\$248,900	\$290,300	\$332,000	\$336,600	\$341,200	\$375,300	\$409,500	\$443,600	\$477,700
<b>7.50%</b>	\$202,300	\$242,800	\$283,300	\$323,900	\$328,400	\$332,900	\$366,200	\$399,500	\$432,800	\$466,100

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2. Mortgage term: **30 years**

3. Housing Expense of: **28.00%**

4. Down Payment of: **5.00%** for those earning at or below HUD 140% median income.





# AFFORDABLE SALES GUIDELINES\*

**2010**

COUNTY: **HONOLULU** FAMILY SIZE: **7 PERSON**

% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	<b>\$61,600</b>	<b>\$73,920</b>	<b>\$86,240</b>	<b>\$98,550</b>	<b>\$99,930</b>	<b>\$101,310</b>	<b>\$111,440</b>	<b>\$121,570</b>	<b>\$131,700</b>	<b>\$141,830</b>
<b>4.45%</b>	\$300,400	\$360,400	\$420,500	\$480,500	\$487,300	\$494,000	\$543,400	\$592,800	\$642,200	\$691,600
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$316,900	\$380,300	\$443,700	\$507,000	\$514,100	\$521,200	\$573,300	\$625,400	\$677,600	\$729,700
<b>4.25%</b>	\$307,600	\$369,100	\$430,600	\$492,000	\$498,900	\$505,800	\$556,400	\$607,000	\$657,500	\$708,100
<b>4.50%</b>	\$298,600	\$358,300	\$418,000	\$477,700	\$484,400	\$491,100	\$540,200	\$589,300	\$638,400	\$687,500
<b>4.75%</b>	\$290,000	\$348,000	\$406,100	\$464,000	\$470,500	\$477,000	\$524,700	\$572,400	\$620,100	\$667,800
<b>5.00%</b>	\$281,800	\$338,200	\$394,600	\$450,900	\$457,200	\$463,500	\$509,900	\$556,200	\$602,600	\$648,900
<b>5.25%</b>	\$274,000	\$328,800	\$383,600	\$438,300	\$444,500	\$450,600	\$495,700	\$540,700	\$585,800	\$630,800
<b>5.50%</b>	\$266,500	\$319,800	\$373,100	\$426,300	\$432,300	\$438,200	\$482,100	\$525,900	\$569,700	\$613,500
<b>5.75%</b>	\$259,300	\$311,100	\$363,000	\$414,800	\$420,600	\$426,400	\$469,000	\$511,700	\$554,300	\$596,900
<b>6.00%</b>	\$252,400	\$302,800	\$353,300	\$403,700	\$409,400	\$415,000	\$456,500	\$498,000	\$539,500	\$581,000
<b>6.25%</b>	\$245,700	\$294,900	\$344,000	\$393,100	\$398,600	\$404,100	\$444,500	\$485,000	\$525,400	\$565,800
<b>6.50%</b>	\$239,400	\$287,200	\$335,100	\$383,000	\$388,300	\$393,700	\$433,000	\$472,400	\$511,800	\$551,100
<b>6.75%</b>	\$233,300	\$279,900	\$326,600	\$373,200	\$378,400	\$383,600	\$422,000	\$460,400	\$498,700	\$537,100
<b>7.00%</b>	\$227,400	\$272,900	\$318,400	\$363,800	\$368,900	\$374,000	\$411,400	\$448,800	\$486,200	\$523,600
<b>7.25%</b>	\$221,800	\$266,100	\$310,500	\$354,800	\$359,800	\$364,800	\$401,200	\$437,700	\$474,200	\$510,700
<b>7.50%</b>	\$216,400	\$259,700	\$302,900	\$346,200	\$351,000	\$355,900	\$391,500	\$427,000	\$462,600	\$498,200

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2. Mortgage term: **30 years**

3. Housing Expense of: **28.00%**

4. Down Payment of: **5.00%** for those earning at or below HUD 140% median income.



# AFFORDABLE SALES GUIDELINES\*

**2010**

COUNTY: **HONOLULU** FAMILY SIZE: **8 PERSON**

% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	<b>\$65,550</b>	<b>\$78,660</b>	<b>\$91,770</b>	<b>\$104,900</b>	<b>\$106,370</b>	<b>\$107,840</b>	<b>\$118,630</b>	<b>\$129,410</b>	<b>\$140,200</b>	<b>\$150,980</b>
<b>4.45%</b>	\$319,600	\$383,500	\$447,500	\$511,500	\$518,700	\$525,800	\$578,400	\$631,000	\$683,600	\$736,200
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$337,200	\$404,700	\$472,100	\$539,700	\$547,200	\$554,800	\$610,300	\$665,800	\$721,300	\$776,700
<b>4.25%</b>	\$327,300	\$392,700	\$458,200	\$523,700	\$531,100	\$538,400	\$592,300	\$646,100	\$700,000	\$753,800
<b>4.50%</b>	\$317,800	\$381,300	\$444,900	\$508,500	\$515,600	\$522,800	\$575,100	\$627,300	\$679,600	\$731,900
<b>4.75%</b>	\$308,600	\$370,400	\$432,100	\$493,900	\$500,800	\$507,800	\$558,600	\$609,300	\$660,100	\$710,900
<b>5.00%</b>	\$299,900	\$359,900	\$419,900	\$480,000	\$486,700	\$493,400	\$542,800	\$592,100	\$641,500	\$690,800
<b>5.25%</b>	\$291,600	\$349,900	\$408,200	\$466,600	\$473,100	\$479,700	\$527,700	\$575,600	\$623,600	\$671,500
<b>5.50%</b>	\$283,600	\$340,300	\$397,000	\$453,800	\$460,100	\$466,500	\$513,200	\$559,800	\$606,500	\$653,100
<b>5.75%</b>	\$275,900	\$331,100	\$386,200	\$441,500	\$447,700	\$453,900	\$499,300	\$544,700	\$590,100	\$635,400
<b>6.00%</b>	\$268,500	\$322,200	\$375,900	\$429,700	\$435,800	\$441,800	\$486,000	\$530,100	\$574,300	\$618,500
<b>6.25%</b>	\$261,500	\$313,800	\$366,100	\$418,500	\$424,300	\$430,200	\$473,200	\$516,200	\$559,300	\$602,300
<b>6.50%</b>	\$254,700	\$305,700	\$356,600	\$407,600	\$413,300	\$419,100	\$461,000	\$502,900	\$544,800	\$586,700
<b>6.75%</b>	\$248,200	\$297,900	\$347,500	\$397,200	\$402,800	\$408,400	\$449,200	\$490,100	\$530,900	\$571,700
<b>7.00%</b>	\$242,000	\$290,400	\$338,800	\$387,300	\$392,700	\$398,100	\$438,000	\$477,800	\$517,600	\$557,400
<b>7.25%</b>	\$236,000	\$283,200	\$330,400	\$377,700	\$383,000	\$388,300	\$427,100	\$465,900	\$504,800	\$543,600
<b>7.50%</b>	\$230,300	\$276,300	\$322,400	\$368,500	\$373,600	\$378,800	\$416,700	\$454,600	\$492,500	\$530,300

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4. Down Payment of: **5.00%** for those earning at or below HUD 140% median income.